



Order Filed on August 29, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
44616
Morton & Craig LLC
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Suite 301
Moorestown, NJ 08057
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Attorney for Thrift Investment Corporation

In Re:

THOMAS M, RICCHIUTI
JENNIFER M. RICCHIUTI

Case No.: 17-14780

Adv. No.:

Hearing Date: 8-16-17

Judge: CMG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: August 29, 2017

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Thomas and Jennifer Ricchiuti

17-14780(CMG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer U.S.A., with the appearance of Patrick Moscatello, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Thrift Investment Corporation is the holder of a first purchase money security interest encumbering a 2006 Ford Explorer bearing vehicle identification number KNDJN2A24F7143535 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing, the debtors were \$615.28 in arrears to Thrift. To cure arrears, the debtors shall make cure payments to Thrift of \$446.46 for 4 consecutive months, beginning 9-12-17. In the event the debtor fails to make any cure payment for a period of 15 days after it falls due (being the 12th day of each month), Thrift shall receive stay relief as to the debtors to repossess and sell the vehicle by filing a certification of nonpayment with the Court and serving it upon the debtors and their attorney.
3. After curing arrears, the debtor shall make all loan payments when due, being the 12TH day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due Thrift shall receive stay relief as to the debtors to repossess and sell the vehicle by filing a certification of nonpayment with the Court and serving it upon the debtors and their attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. Thrift Investment Corporation shall be listed as loss payee. In the event of a lapse of insurance for any period of time without intervening coverage, Thrift shall receive stay relief by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtor shall pay to Thrift Investment Corporation, dba Chrysler Capital through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Thomas M Ricchiuti
 Jennifer M Ricchiuti
 Debtors

Case No. 17-14780-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Aug 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2017.

db +Thomas M Ricchiuti, 22 Manchester Avenue, Kayport, NJ 07735-1845
 jdb +Jennifer M Ricchiuti, 23 Moak Drive, Hazlet, NJ 07730-1442

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 John R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
 John R. Morton, Jr. on behalf of Creditor Ally Capital Serviced by Ally Servicing, LLC
 ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhzazzlett@mortoncraig.com
 Patrick Moscatello on behalf of Debtor Thomas M Ricchiuti moscatellolaw1@gmail.com,
 moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
 Patrick Moscatello on behalf of Joint Debtor Jennifer M Ricchiuti moscatellolaw1@gmail.com,
 moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
 Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES
 2007-C sobrien@flwlaw.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
 William M.E. Powers on behalf of Creditor New Penn Financial, LLC dba Shellpoint Mortgage
 Servicing ecf@powerskirk.com
 William M.E. Powers, III on behalf of Creditor New Penn Financial, LLC dba Shellpoint
 Mortgage Servicing ecf@powerskirk.com

TOTAL: 10